

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
CHAPPELL, JOHN CRAIG	§	Case No. 10-43786 BTR
CHAPPELL, FRANCES ANNE	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Mark A. Weisbart
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 10-43786 BTR Judge: BRENDA T. RHOADES
Case Name: CHAPPELL, JOHN CRAIG
CHAPPELL, FRANCES ANNE
For Period Ending: 02/15/13

Trustee Name: Mark A. Weisbart
Date Filed (f) or Converted (c): 10/30/10 (f)
341(a) Meeting Date: 12/03/10
Claims Bar Date: 03/30/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single Family Home 3100 square feet, 3 bedroom, 2	206,830.00	0.00		0.00	FA
2. Single Family Home 1300 Square Feet, 3 bedroom, 2	71,590.00	0.00		0.00	FA
3. Cash on Hand	20.00	0.00		0.00	FA
4. Legacy Texas Bank- Checking Account- Account Holde	40.00	0.00		0.00	FA
5. Legacy Texas Bank- Checking Account- 3335122	250.00	0.00		0.00	FA
6. Legacy Texas Bank- Savings Account	360.00	0.00		0.00	FA
7. FIGFCU- BUSINESS ACCOUNT- CHECKING ACCOUNT	0.00	0.00		0.00	FA
8. FIGFCU- BUSINESS ACCOUNT- SAVINGS ACCOUNT	600.00	0.00		0.00	FA
9. Legacy Texas Bank- BUSINESS ACCOUNT- Checking Acco	300.00	0.00		0.00	FA
10. Chase Bank- Checking Account	0.97	0.00		0.00	FA
11. City of Allen, Texas	50.00	0.00		0.00	FA
12. Melrose/ Richardson Lease- BUSINESS LEASE	1,206.00	0.00		0.00	FA
13. 2 Sofa	130.00	0.00		0.00	FA
14. 1 Loveseat	50.00	0.00		0.00	FA
15. Television	75.00	0.00		0.00	FA
16. Television	100.00	0.00		0.00	FA
17. Entertainment Center/ TV Cabinet	20.00	0.00		0.00	FA
18. 1 DVD Player	5.00	0.00		0.00	FA
19. Personal Computer/ Printer	50.00	0.00		0.00	FA
20. Stereo	5.00	0.00		0.00	FA
21. Coffee Table	20.00	0.00		0.00	FA
22. End Tables	5.00	0.00		0.00	FA
23. Dining Table/ Chairs	150.00	0.00		0.00	FA
24. China Cabinet	50.00	0.00		0.00	FA
25. Washing Machine	10.00	0.00		0.00	FA
26. Clothes Dryer	50.00	0.00		0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 10-43786 BTR Judge: BRENDA T. RHOADES
Case Name: CHAPPELL, JOHN CRAIG
CHAPPELL, FRANCES ANNE

Trustee Name: Mark A. Weisbart
Date Filed (f) or Converted (c): 10/30/10 (f)
341(a) Meeting Date: 12/03/10
Claims Bar Date: 03/30/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
27. Dishes/ Flatware	5.00	0.00		0.00	FA
28. Pots/ Pans/ Cookware	20.00	0.00		0.00	FA
29. 1 Bed	100.00	0.00		0.00	FA
30. Dresser/ Nightstands	30.00	0.00		0.00	FA
31. Lamps/ Accessories	30.00	0.00		0.00	FA
32. Cellular Telephone	10.00	0.00		0.00	FA
33. Lawnmower	10.00	0.00		0.00	FA
34. Yard/ Landscaping Tools	25.00	0.00		0.00	FA
35. Miscellaneous	200.00	0.00		0.00	FA
36. Books, Family Pictures, Compact Discs, DVDs, Recor	50.00	0.00		0.00	FA
37. 2 Adult Apparel 1 Child Apparel	100.00	0.00		0.00	FA
38. Weeding Rings, Rings, Watches, Earrings, Necklaces	1,700.00	0.00		0.00	FA
39. Camera	0.00	0.00		0.00	FA
40. Farmers New World Life- Term Insurance	0.00	0.00		0.00	FA
41. Farmers New World Life- Whole/ Universal	150.00	0.00		0.00	FA
42. Principle 401k- Lexus	3,201.00	0.00		0.00	FA
43. Farmers Deferred Comp	7,000.00	0.00		0.00	FA
44. Insurance License- 1112651	0.00	0.00		0.00	FA
45. 2007 Chevrolet HHR LT- 24000 miles- good condition	7,500.00	0.00		0.00	FA
46. 2007 Chevrolet Silverado- 34000 miles- good condit	18,000.00	0.00		0.00	FA
47. BUSINESS PROPERTY--Sofa	100.00	0.00		0.00	FA
48. BUSINESS PROPERTY- Loveseat	50.00	0.00		0.00	FA
49. BUSINESS PROPERTY- Projector	150.00	0.00		0.00	FA
50. BUSINESS PROPERTY- TV	200.00	0.00		0.00	FA
51. BUSINESS PROPERTY- Computer	400.00	0.00		0.00	FA
52. BUSINESS PROPERTY- Printer	200.00	0.00		0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 3
Exhibit A

Case No: 10-43786 BTR Judge: BRENDA T. RHOADES
Case Name: CHAPPELL, JOHN CRAIG
CHAPPELL, FRANCES ANNE

Trustee Name: Mark A. Weisbart
Date Filed (f) or Converted (c): 10/30/10 (f)
341(a) Meeting Date: 12/03/10
Claims Bar Date: 03/30/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
53. BUSINESS PROPERTY- Stereo	20.00	0.00		0.00	FA
54. BUSINESS PROPERTY- Shelving	50.00	0.00		0.00	FA
55. BUSINESS PROPERTY- File Cabinets	100.00	0.00		0.00	FA
56. BUSINESS PROPERTY-Conference Table/ Chairs	50.00	0.00		0.00	FA
57. BUSINESS PROPERTY- Desk/ Chairs	500.00	0.00		0.00	FA
58. BUSINESS PROPERTY- Refrigerator/ Freezer	25.00	0.00		0.00	FA
59. BUSINESS PROPERTY- Microwave	10.00	0.00		0.00	FA
60. BUSINESS PROPERTY- Lamps/ Accessories	50.00	0.00		0.00	FA
61. BUSINESS PROPERTY- Telephone	400.00	0.00		0.00	FA
62. BUSINESS PROPERTY- Cellular Telephone	100.00	0.00		0.00	FA
63. 2 dogs	50.00	0.00		0.00	FA
64. Business Tools	4,000.00	0.00		0.00	FA
65. Reoccurring commissions from insurance customers (u)	0.00	0.00		0.00	FA
66. Settlement of Exemption Matters (u)	0.00	4,000.00		4,000.00	FA

TOTALS (Excluding Unknown Values)	\$326,552.97	\$4,000.00	\$4,000.00	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/11 Current Projected Date of Final Report (TFR): 12/31/12

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 10-43786 -BTR
Case Name: CHAPPELL, JOHN CRAIG
CHAPPELL, FRANCES ANNE
Taxpayer ID No: *****1996
For Period Ending: 02/15/13

Trustee Name: Mark A. Weisbart
Bank Name: First National Bank of Vinita
Account Number / CD #: *****1539 Checking Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/08/12		Trsf In From Union Bank of Californ	BALANCE FORWARD				0.00
10/31/12	010001	Singer & Levick, P.C. 16200 Addison Road, Suite 140 Addison, Texas 75001	INITIAL WIRE TRANSFER IN Trustee Attorney Fees & Expenses	9999-000	3,992.63	1,250.00	3,992.63 2,742.63
			Fees 1,103.22	3210-000			
			Expenses 146.78	3220-000			

COLUMN TOTALS	3,992.63	1,250.00	2,742.63
Less: Bank Transfers/CD's	3,992.63	0.00	
Subtotal	0.00	1,250.00	
Less: Payments to Debtors		0.00	
Net	0.00	1,250.00	

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 10-43786 -BTR
Case Name: CHAPPELL, JOHN CRAIG
CHAPPELL, FRANCES ANNE
Taxpayer ID No: *****1996
For Period Ending: 02/15/13

Trustee Name: Mark A. Weisbart
Bank Name: Union Bank of California
Account Number / CD #: *****0611 Checking Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/01/12	66	Frances Chappell	BALANCE FORWARD				0.00
07/25/12		Union Bank of California	Settlement of Exemption Matters	1249-000	4,000.00		4,000.00
08/08/12		Trsf To First National Bank of Vini	BANK SERVICE FEE	2600-000		7.37	3,992.63
			FINAL TRANSFER	9999-000		3,992.63	0.00

COLUMN TOTALS 4,000.00 4,000.00 0.00

Less: Bank Transfers/CD's 0.00 3,992.63

Subtotal 4,000.00 7.37

Less: Payments to Debtors 0.00

Net 4,000.00 7.37

	NET	ACCOUNT	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE

Checking Account - *****1539	0.00	1,250.00	2,742.63
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Checking Account - *****0611	4,000.00	7.37	0.00
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4,000.00	1,257.37	2,742.63
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(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand
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Page Subtotals 4,000.00 4,000.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: February 15, 2013

Case Number: 10-43786 Claim Class Sequence
Debtor Name: CHAPPELL, JOHN CRAIG

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3210-00	Singer & Levick, P.C. 16200 Addison Road, Suite 140 Addison, Texas 75001	Administrative		\$1,250.00	\$1,250.00	\$0.00
000003A 040 5800-00	Internal Revenue Service Department of the Treasury P.O. Box 7346 Philadelphia, PA 19101-7346	Priority		\$7,845.53	\$0.00	\$7,845.53
000001 070 7100-00	Advantage Assets II, Inc. 7322 Southwest Freeway, Suite 1600 Houston, TX 77074	Unsecured		\$12,780.55	\$0.00	\$12,780.55
000002 070 7100-00	Capital One Bank (USA), N.A. by American Infosource Lp As Agent PO Box 248839 Oklahoma City, OK 73124-8839	Unsecured		\$1,931.60	\$0.00	\$1,931.60
000003B 070 7100-00	Internal Revenue Service Department of the Treasury P.O. Box 7346 Philadelphia, PA 19101-7346	Unsecured		\$450.79	\$0.00	\$450.79
000004 070 7100-00	Bankers Credit Card PO Box 268856 Oklahoma City, OK 73126	Unsecured		\$5,794.52	\$0.00	\$5,794.52
000005 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank, NA c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$1,755.31	\$0.00	\$1,755.31
000006 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank, NA c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$1,459.59	\$0.00	\$1,459.59
000007 070 7100-00	Capital Recovery IV LLC c/o Midland Funding LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave, Suite 1120 Miami FL 33131-1605	Unsecured		\$5,195.30	\$0.00	\$5,195.30
000008 070 7100-00	GE Money Bank c/o Midland Funding LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave, Suite 1120 Miami FL 33131-1605	Unsecured		\$1,703.05	\$0.00	\$1,703.05

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: February 15, 2013

Case Number: 10-43786 Claim Class Sequence
Debtor Name: CHAPPELL, JOHN CRAIG

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000009 070 7100-00	GE Money Bank c/o Midland Funding LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave, Suite 1120 Miami FL 33131-1605	Unsecured		\$5,114.07	\$0.00	\$5,114.07
000010 070 7100-00	GE Money Bank c/o Midland Funding LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave, Suite 1120 Miami FL 33131-1605	Unsecured		\$877.54	\$0.00	\$877.54
000011 070 7100-00	FIA Card Services, NA/Bank of America by American InfoSource LP as its agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$13,586.33	\$0.00	\$13,586.33
000012 070 7100-00	FIA Card Services, NA/Bank of America by American InfoSource LP as its agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$39,294.38	\$0.00	\$39,294.38
Case Totals:				\$99,038.56	\$1,250.00	\$97,788.56
Code #: Trustee's Claim Number, Priority Code, Claim Type						

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 10-43786 BTR

Case Name: CHAPPELL, JOHN CRAIG

CHAPPELL, FRANCES ANNE

Trustee Name: Mark A. Weisbart

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Mark A. Weisbart	\$	\$	\$
Trustee Expenses: Mark A. Weisbart	\$	\$	\$
Attorney for Trustee Fees: Singer & Levick, P.C.	\$	\$	\$
Attorney for Trustee Expenses: Singer & Levick, P.C.	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000003A	Internal Revenue Service	\$	\$	\$

Total to be paid to priority creditors \$ _____

Remaining Balance \$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Advantage Assets II, Inc.	\$	\$	\$
000002	Capital One Bank (USA), N.A.	\$	\$	\$
000003B	Internal Revenue Service	\$	\$	\$
000004	Bankers Credit Card	\$	\$	\$
000005	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
000006	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
000007	Capital Recovery IV LLC	\$	\$	\$
000008	GE Money Bank	\$	\$	\$
000009	GE Money Bank	\$	\$	\$
000010	GE Money Bank	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000011	FIA Card Services, NA/Bank of America	\$	\$	\$
000012	FIA Card Services, NA/Bank of America	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE